

**Information to identify the case:**

Debtor 1	Darlene M. Hughes		Social Security number or ITIN xxx-xx-6577
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name		Social Security number or ITIN _____
	First Name	Middle Name	Last Name
United States Bankruptcy Court District of New Jersey			
Case number: 18-22829-ABA			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Darlene M. Hughes

4/16/25

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Darlene M. Hughes  
Debtor

Case No. 18-22829-ABA  
Chapter 13

District/off: 0312-1  
Date Rcvd: Apr 16, 2025

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 39

The following symbols are used throughout this certificate:

**Symbol** **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 18, 2025:**

Recip ID	Recipient Name and Address
db	+ Darlene M. Hughes, 447 Second Ave., Bellmawr, NJ 08031-1412
cr	+ FLAGSTAR BANK, FSB, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr	+ PHH MORTGAGE CORPORATION, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr	+ PINGORA LOAN SERVICING, LLC, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
517727088	+ CAMDEN COUNTY MUA, 1645 FERRY AVE, CAMDEN NJ 08104-1311
517611266	+ Caldwell Banker Home Loans, Attn: Bankruptcy Dept., PO Box 5954, Springfield, OH 45501-5954
517611270	+ Diversified Consultants, Inc., Diversified Consultants, Inc., Po Box 551268, Jacksonville, FL 32255-1268
517611276	+ Phelan Hallinan Diamond & Jones, 400 Fellowship Road, Suite 100, Mount Laurel, NJ 08054-3437
517611277	+ Pingora Loan Servicing, LLC, Attn: Bankruptcy Dept., 1755 Blake St., Suite 200, Denver, CO 80202-1479
517611280	+ U.S. Financial Services Inc., 21599 West Eleven Mile, Suite 100, Southfield, MI 48076-3800
517611281	++ WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC X2303-01A, DES MOINES IA 50328-0001 address filed with court:, Wells Fargo Bank, Attn: Bankruptcy Dept, Po Box 6429, Greenville, SC 29606

TOTAL: 11

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	^ MEBN	Apr 16 2025 21:42:51	Angela C. Pattison, Hill Wallack, LLP, 21 Roszel Road, PO Box 5226, Princeton, NJ 08543-5226
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 16 2025 21:23:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Apr 16 2025 21:23:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	^ MEBN	Apr 16 2025 21:21:37	Lending Club Bank, 3440 Flair Dr., El Monta, CA 91731-2823
517611264	+ Email/Text: bncnotifications@pheaa.org	Apr 16 2025 21:22:00	Aes/pnc Bank, Attn: Bankruptcy Dept, Po Box 2461, Harrisburg, PA 17105-2461
517611265	+ Email/Text: boroclerk@bellmawr.com	Apr 16 2025 21:23:00	Borough of Bellmawr, Tax Office, 21 East Browning Rd., Bellmawr, NJ 08031-2345
519236529	Email/Text: BKBCNMAIL@carringtonms.com	Apr 16 2025 21:22:00	WILMINGTON SAVINGS FUND SOCIETY., FSB, AS TRUSTEE OF STANWICH, MORTGAGE LOAN TRUST I, Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806
519790408	Email/Text: BKBCNMAIL@carringtonms.com	Apr 16 2025 21:22:00	Wilmington Savings Fund Society, FSB, as trustee o, 1600 South Douglass Road, Anaheim CA, 92806
517611267	^ MEBN	Apr 16 2025 21:41:13	Camden County MUA, PO Box 1105, Bellmawr, NJ 08099-5105
517611268	+ EDI: CAPITALONE.COM		

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517699158	EDI: CAPITALONE.COM	Apr 17 2025 00:53:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517611269	+ EDI: JPMORGANCHASE	Apr 17 2025 00:53:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
518143501	Email/Text: ECMCBKNotices@ecmc.org	Apr 16 2025 21:23:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
518143502	Email/Text: ECMCBKNotices@ecmc.org	Apr 16 2025 21:23:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408, ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
517611271	Email/Text: bankruptcycourts@equifax.com	Apr 16 2025 21:23:00	Equifax Information Services, PO Box 740241, Atlanta, GA 30348
517611272	^ MEBN	Apr 16 2025 21:21:34	Experian, PO Box 4500, Allen, TX 75013-1311
517909914	Email/Text: servicingmailhub@flagstar.com	Apr 16 2025 21:23:00	FLAGSTAR BANK, FSB, ATTN: CUSTOMER SERVICE, DEPARTMENT, 5151 CORPORATE DRIVE, TROY, MI 48098-2639
517909915	Email/Text: servicingmailhub@flagstar.com	Apr 16 2025 21:23:00	FLAGSTAR BANK, FSB, ATTN: CUSTOMER SERVICE, DEPARTMENT, 5151 CORPORATE DRIVE, TROY, MI 48098-2639, FLAGSTAR BANK, FSB
517611273	+ EDI: IRS.COM	Apr 17 2025 00:53:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
517611274	+ EDI: LENDNGCLUB	Apr 17 2025 00:53:00	Lending Club Corp, 71 Stevenson St, Suite 1000, San Francisco, CA 94105-2967
518651305	+ Email/Text: BKRMailOps@weltman.com	Apr 16 2025 21:23:00	MMCA, Its Successor and Assigns, c/o Weltman, Weinberg & Reis Co LPA, 965 Keynote Circle, Brooklyn Heights, OH 44131-1829
517653258	+ Email/Text: BKRMailOps@weltman.com	Apr 16 2025 21:23:00	MMCA, Its Successor and Assigns, c/o Weltman, Weinberg & Reis Co LPA, 323 W. Lakeside Ave Suite 200, Cleveland OH 44113-1009
517611275	+ Email/Text: bankruptcy@wofco.com	Apr 16 2025 21:22:00	Mitsubishi Motors Credit of America, Inc, Attention: Bankruptcy Department, 3120 Rider Trail S, Earth City, MO 63045-1518
517650585	+ Email/Text: bncnotifications@pheaa.org	Apr 16 2025 21:22:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
517717111	+ EDI: LCIPHMRGT	Apr 17 2025 00:53:00	PHH MORTGAGE CORPORATION, PHH MORTGAGE CORPORATION, 1 MORTGAGE WAY, MAILSTOP: SV01, MT. LAUREL NJ 08054-4624
517611278	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Apr 16 2025 21:22:00	State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695
517611279	^ MEBN	Apr 16 2025 21:40:21	TransUnion, PO Box 2000, Chester, PA 19016-2000
517694857	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Apr 16 2025 21:41:42	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 28

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
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District/off: 0312-1

User: admin

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Date Rcvd: Apr 16, 2025

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519236530

\*P++

CARRINGTON MORTGAGE SERVICE LLC, 1600 S DOUGLAS RD SUITE 110, ANAHEIM CA 92806-5951, address filed with court: WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE OF STANWICH, MORTGAGE LOAN TRUST I, Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 18, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 16, 2025 at the address(es) listed below:**

<b>Name</b>	<b>Email Address</b>
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Craig Scott Keiser	on behalf of Creditor PHH MORTGAGE CORPORATION craig.keiser@law.njoag.gov
Denise E. Carlon	on behalf of Creditor PINGORA LOAN SERVICING LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Douglas J. McDonough	on behalf of Creditor PINGORA LOAN SERVICING LLC dmcdonough@flwlaw.com, NJbkyecf@flwlaw.com
Elizabeth K. Holdren	on behalf of Creditor Wilmington Savings Fund Society FSB, as Trustee of Stanwich Mortgage Loan Trust I, through Carrington Mortgage Services, LLC, servicer and attorney-in-fact eholdren@hillwallack.com, jhanley@hillwallack.com;hwbkj@hillwallack.com;eholdren@ecf.courtdrive.com;kgardiner@HillWallack.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Nicholas V. Rogers	on behalf of Creditor FLAGSTAR BANK FSB nj.bkecf@fedphe.com
Ronald S. Gellert	on behalf of Creditor Mitsubishi Motors Credit Of America Inc. rgellert@gsbblaw.com, abrown@gsbblaw.com;mfriedman@gsbblaw.com
Thomas G. Egner	on behalf of Debtor Darlene M. Hughes tegner@mcdowelllegal.com tcuccini@mcdowelllegal.com;kgresh@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;jmiller@mcdowelllegal.com;egnernr62202@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11